

**Notice of References Cited**Application No.  
**09/134,451**Applicant(s)  
**Schutzer**Examiner  
**Nicholas D. Rosen**Group Art Unit  
**2764**

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**NON-PATENT DOCUMENTS**

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U	Benninga, Simon, Financial Modeling, Chapters 15-17, The MIT Press, Cambridge, Massachusetts	1997
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